

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: )  
Gary C. Binder )  
Serial No.: 09/815,497 )  
Filed: March 22, 2001 )  
For: An Apparatus and Method )  
For Asymmetric Electronic )  
Commerce Transactions )  
Attorney Docket No.: 42390P11284 )  
Examiner: Hussein A El Chanti  
Group Art Unit: 2157  
RESPONSE UNDER 37 C.F.R. §1.116  
EXPEDITED PROCEDURE  
TECHNOLOGY CENTER 2100

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner,

In response to the Office Action mailed January 13, 2005, applicant respectfully requests  
that the above identified application be reconsidered in light of the arguments presented herein.

Do Not Enter  
H.E. 2/15/05